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The second part of the book consists of a series of brief sketches somewhat unfortunately entitled Other Influences. Part II has, in fact, a unity not revealed in its title. It consists of a series of chapters taking up in logical order the canonist doctrine of usury; its application to contemporary institutions, such as rent charges and *montes*; *gambling insurance*; *the schemes of Holtzschuher, Orbrecht, and Tonti*; the science of life contingencies; and early experiments in life insurance. None of these chapters is exhaustive, nor gives as full a treatment of its subject as may be found elsewhere, but, taken together, they constitute a very readable and clear sketch of the theories and practice of interest and of life contingencies to the time of the founding of regular life insurance companies.

It is somewhat surprising that so little attention is given to the early development of branches of insurance other than life insurance. Since the author's avowed intention is to examine "certain main factors in the development of the insurance idea," it is not easy to understand why he inquires so minutely into gild affairs and nearly neglects the development of property insurance.

While the author modestly subordinates his own views in the body of the work, his introductory chapter is a good piece of reflection. Without aiming to present new views or new facts, this work performs a very useful service in the careful examination and comparison of authorities.

WILLIAM H. PRICE.

Yale University.

NEW BOOKS

ASHLEY, A. *The social policy of Bismarck*. Preface by G. von SCHMOLLER. Birmingham studies in social economics and adjacent fields, III. (New York: Longmans. 1912. Pp. xi, 95. 75c.)

The nature and history of state socialism: Bismarck's character, career and views; the intention and provisions of German and English workmen's insurance legislation; and the value of the method of insurance—these large themes are the basis of an essay that is at least clearly and forcibly written. Nothing new in the way of fact appears; the discussion of theory is suggestive.

R. F. F.

BULLOCK, E. D. *Selected articles on compulsory insurance*. Debaters' handbook series. (Minneapolis: H. W. Wilson Co. 1913. Pp. xxxv, 266. \$1.)

The volume consists of the following parts: (1) introductory

argument for compulsory social insurance; (2) a select but fairly complete bibliography of books, pamphlets, documents and magazine articles covering the general subject of social insurance, industrial accidents and workmen's compensation, insurance plans of individual corporations, old-age pensions, and unemployment insurance; (3) selected articles on compulsory insurance, which take up the main paging of the book. The articles represent pretty well the most carefully worked out thought on the various social insurance proposals. Both pros and cons are fairly considered; still the preponderance of articles favor some sort of social insurance scheme. The book will have considerable value not only for the young debater but for any person who is seeking well selected material for his general information on the subject in question.

JOHN BAUER.

CONTANT, A. *Le guide des assurés*. Vol. III. *Assurance-vie*. (Paris: P. Roger & Cie. 1913. 2 fr.)

GUTKNECHT, A. *Commentaire de la loi fédérale sur l'assurance en cas de maladie et d'accidents*. Part I. *L'assurance-maladie*. Translated from the German into French by PAUL LOGOZ. (Zurich: Art. Institut Orell Füssli. 1912. Pp. 164. 4 fr.)

JOACHIM, H. and KORN, A. *Der Arzt in der Reichsversicherungsordnung, seine Rechte und Pflichten*. (Jena: Fischer. 1912. Pp. xiv, 142. 5 m.)

JÖRGENSEN, N. R. *Grundzüge einer Theorie der Lebensversicherung*. (Jena: Fischer. 1913. Pp. x, 408. 12 m.)

KAUFMANN. *Licht und Schatten bei der deutschen Arbeiterversicherung*. (Berlin: Springer. 1913. 0.60 m.)

LEFORT, J. *L'assurance contre le chômage en France et à l'étranger*. (Paris: Fontemoing et Cie. 1913. 12 fr.)

LAURENT, H. *Théorie et pratique des assurances sur la vie*. (Paris: Gauthier-Villars. 1913. Pp. 176. 2.50 fr.)

LUXEMBURG, M. *Russische obligatorische Arbeiterversicherung*. (Warschau: Gebethner & Wolff. 1912. Pp. 60. 2 m.)

MANES, A. *Versicherungswesen*. (Leipzig: B. G. Teubner. 1913. 11 m.)

PIC, P. *Les assurances sociales en France et à l'étranger*. (Paris: Alcan. 1913. 6 fr.)

WATTS, J. H. *The law relating to national insurance*. (London: Stevens & Stiles. 1913. 12s. 6d.)

YOUNG, M. *The science and art of writing life insurance*. Revised edition. (New York: New York Insurance School. 1912. Pp. 217. \$5.)

Abstract of the proceedings of the association of life in-

surance medical directors of America. (New York: Knickerbocker Press. 1912. Pp. 295.)

— *Medical benefit. Statements as to the administration of, with correspondence between the Chancellor of the Exchequer and the British Medical Association.* 6520. (London: King. 1913. 4d.)

— *Recueil de documents relatifs aux assurances sur la vie, réunis par le ministère du travail. No. 6.* (Paris: Berger-Levrault. 1912. Pp. 492. 5.25 fr.)

— *Sammlung von Versicherungsbedingungen deutscher Versicherungsanstalten.* Vol. V. *Die im Jahre 1912 geltenden Bedingungen sämtlicher Versicherungszweige.* Part I. *Lebens-, Unfall- und Haftpflichtversicherung.* Part II. *Transport-, Feuer-, Hagel-, Vieh-, Einbruchdiebstahl-, Glasversicherung und sonstige kleinere Zweige.* (Berlin: E. S. Mittler. 1912. Pp. 187; 199.)

A description of the terms of German insurance regulations referring to others than life insurance. The regulations applying to eighteen different kinds of insurance are discussed, especial attention being given to fire and stock insurance.

— *Stenographischer Bericht der Verhandlungen vom 25. November 1912 über die Organisation einer gemeinnützigen nationalen Volksversicherung.* (Berlin: Julius Sittenfeld. 1912. Pp. 62.)

Pauperism and Charities

The Spirit of Chinese Philanthropy. A Study in Mutual Aid.

By YU-YUE TSU. Columbia University Studies in History, Economics and Public Law, Vol. L, No. 1. (New York: Longmans, Green and Company. 1912. Pp. 120. \$1.00.)

Throughout this study the word philanthropy is to be taken in the deepest and broadest sense as including every aspect of humanitarian effort. The author has accordingly divided the major part of his material into three clearly differentiated parts, Charity, Mutual Benefit, and Civic Betterment. Before discussing the first of these divisions, Dr. Tsu devotes a chapter to a general treatment of Chinese "philanthropy in thought and practice," including under this caption a summary of the attitude of Chinese writers, ancient and modern, on philanthropy as a virtue, and a review of the history of philanthropy, with a brief presentation of the scope and character of present-day philanthropy in China; and also a chapter on population and social well-being. In the latter, he presents in turn the causes of overpopulation of large areas of China—rural conditions, ancestor worship, early marriage—and the bad effects of such overpopulation. He advocates an intelligent control of the birth-rate.